

## **REMARKS**

### **Summary**

Claims 1-4, 7-10, 13-15, 17-20, 22-25, 43-45, 48, and 50-52 are pending. Claims 26-32, 35-42, 53-55, and 58-60 have been previously withdrawn. Claims 1, 23, and 43 are amended herein. No new matter is added.

### **Interview**

The Examiner is thanked for the courtesies extended to Applicants' representative during an October 12, 2005, telephonic interview in which the outstanding rejections were discussed. Applicants separate record of the substance of the interview is contained in the remarks below.

### **Rejections Under 35 USC 103(a)**

Claims 1-4, 7-10, 13, 14, 20, 25, 43-45, 48, 49, 51, and 52 are rejected under 35 USC 103(a) as being unpatentable over US Patent No. 6,636,833 to Flitcroft (Flitcroft) in view of US Patent No. 6,456,984 to Demoff (Demoff). Applicants respectfully traverse the rejection in light of the arguments below.

Claim 1 recites a computing device implemented method comprising a billing service implemented with one or more computing devices operated independent of one or more billing data issuing sources, said billing service obtaining a first and a second billing data from said one or more billing data issuing sources, and the first and second billing data being separate and distinct billing data; the billing service providing the first billing data for use by a user to conduct transactions with a first web site, and facilitating said use with said first web site, including receiving notification of usage of the first billing data from its issuing source; and the billing service providing the second billing data for use by said user to conduct transactions with a second web site, and facilitating said use with said second web site, including receiving notification of usage of the second billing data from its issuing source. In summary, claim 1 recites a billing service operating independent and distinct of one or more billing data issuing sources; obtaining billing data from the one or more

billing data issuing sources; and providing the billing data for use by a user to conduct transactions with a web site.

Flitcroft teaches a credit card system whereby limited-use credit card numbers are provided by the system to the user to screen the user's master credit card number.

Demoff teaches a system for providing credit, in lieu of credit cards, to users for use in various transactions.

Neither Flitcroft nor Demoff teaches or suggests the independent relationship between the billing service and the billing data issuing sources recited in claim 1.

Since the references fail to teach or suggest, alone or in combination, all the features of claim 1, claim 1 is patentable over the cited references. Therefore, Applicants respectfully request reconsideration and withdrawal of the rejection of claim 1.

Claim 43 contains similar features to that discussed above with respect to claim 1. Therefore, claim 43 is patentable over the combination of Flitcroft and Demoff for at least the reasons discussed above.

Claims 2-4, 7-10, 13, 14, 20, 25, 44-45, 48, 49, 51, and 52 are dependent, directly or indirectly, on claims 1 and 43. Thus, claims 2-4, 7-10, 13, 14, 20, 25, 44-45, 48, 49, 51, and 52 are patentable over the combination of Flitcroft and Demoff for at least the reasons discussed above.

Claims 22-24 are rejected under 35 USC 103(a) as being unpatentable over US Patent No. 6,636,833 to Flitcroft (Flitcroft). Applicants respectfully traverse the rejection in light of the arguments below.

Claims 22-24 provide for the billing service disputing all notifications of usage. Flitcroft however does not teach or suggest the disputing of billing. Applicants respectfully assert that the disputing of billing by a billing service is patentably distinct from any teaching or suggestion found in Flitcroft. Official notice has been taken of the fact that users may dispute billing, however claims 22-24 specifically recite the billing service disputing notifications of usage of the provided billing data. Thus, based on this distinction, Applicants respectfully request reconsideration and withdrawal of the rejection.

Furthermore, claims 22-24 are dependent indirectly on claim 1. Thus, claims 22-24 are patentable over Flitcroft for at least the reasons discussed above with respect to claim 1.

**Conclusion**

In view of the foregoing, Applicants respectfully submit that claims 11-4, 7-10, 13-15, 17-20, 22-25, 43-45, 48, and 50-52 are in condition for allowance. Early issuance of the Notice of Allowance is respectfully requested.

Please charge any shortages and credit any overages to Deposit Account No. 500393.

Respectfully submitted,  
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